

Certificate Number: 14424-NJ-DE-033639934

Bankruptcy Case Number: 19-14552



14424-NJ-DE-033639934

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 3, 2019, at 8:58 o'clock AM EST, Yocasta Frace completed a course on personal financial management given by internet by Financial Education Services, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: November 3, 2019 By: /s/Mabelyn Ramirez

Name: Mabelyn Ramirez

Title: Instructor